

Walter O'Cheskey
Standing Chapter 13 Trustee
6308 Iola Avenue
Lubbock, TX 79424
(806) 748-1980 Office
(806) 748-1956 Fax

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF TEXAS
WICHITA FALLS DIVISION**

IN RE:	§	
	§	
LOUISE ERICA SCHULZ	§	CASE NO. 09-70626-HDH-13
	§	
	§	HEARING DATE: 02-17-2010
DEBTOR(S)	§	HEARING TIME: 11:00 A.M.

TRUSTEE'S OBJECTION TO CONFIRMATION

TO THE HONORABLE UNITED STATES BANKRUPTCY JUDGE:

COMES NOW WALTER O'CHESKEY, Standing Chapter 13 Trustee (hereinafter referred to as "Trustee"), and files this his Objection to Confirmation in opposition to confirmation of Debtor's Chapter 13 Plan and Motion for Valuation filed herein by the above debtor(s), and would respectfully show the Bankruptcy court:

1. Debtor(s) filed for relief under Chapter 13 of the United States Bankruptcy Code on December 10, 2009.
2. Debtor(s) are below the median income as defined by 11 U.S.C. Sec. 1325.
3. Trustee alleges the income shown in debtor's Schedule I does not match the income records provided to the Trustee. Specifically, Schedule I does not include income received from tips.
4. Trustee objects to Debtor's Chapter 13 Plan in accordance to 11 U.S.C. 1325 (b) (1) (B).

WHEREFORE, the Trustee prays that the Bankruptcy Court deny confirmation of the Debtor's Chapter 13 Plan and Motion for Valuation and for such other relief to which this bankruptcy estate may be justly entitled.

Date: February 9, 2010

Respectfully submitted,
/S/ Walter O'Cheskey
Walter O'Cheskey, Trustee
6308 Iola Avenue
Lubbock, TX 79424

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing Trustee's Objection to Confirmation was this date served on the following parties at the addresses listed below by electronic service or by U.S. First Class Mail:

William Neary
United States Trustee
1100 Commerce Street, Room 9C60
Dallas, Texas 75242

Debtor(s):
LOUISE ERICA SCHULZ
2014 BEAVER ST
VERNON, TX 76384

MONTE J WHITE
1106 BROOK AVE HAMILTON PLACE
WICHITA FALLS, TX 76301

Date: February 9, 2010

/S/ Walter O'Cheskey
Office of the Standing Trustee